STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 21st day of November, 2008 and acknowledged on the 21st day of November, 2008, John Hendrix and Evelyn Hendrix, husband and wife, executed and delivered a certain Deed of Trust unto Greg A. Ziskind, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Residential Loan Centers of America, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2970 at Page 374; and

WHEREAS, John Hendrix and Evelyn Hendrix, husband and wife is also known as John A. Hendrix and Evelyn C. Hendrix per the land records of DeSoto County, Mississippi; and

WHEREAS, on the 30th day of July, 2014 and 14th day of November, 2014, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DkT Book 3852 at Page 33 and rerecorded in DkT Book 3902 at Page 592; and

WHEREAS, on the 8th day of March, 2012, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DkT Book 3415 at Page 500; and

WHEREAS, on the 13th day of April, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DkT Book 3970 at Page 498; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of September, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 23, Germanwood Station Subdivision, in Section 21, Township 1 South, Range 6 West, as shown on Plat of Record in Plat Book 74, Pages 44-47, in the Clerk's office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

This conveyance is made subject to subdivision restrictions, building lines and easements of record in Plat book 74, Pages 44-47, in the aforesaid Clerk's office.

9-1-15

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 31st day of July, 2015.

Emily Kaye Courteau

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rcs/F15-0429

PUBLISH: 8-11-2015 / 8-18-2015 / 8-25-2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 14th day of June, 2007 and acknowledged on the 14th day of June, 2007, Billie W Nunn and Susan M Nunn, husband and wife, executed and delivered a certain Deed of Trust unto Michael Lyon, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2743 at Page 319; and

WHEREAS, Billie W Nunn and Susan M Nunn, husband and wife is also known as Billie Nunn and Susan Nunn per the land records of DeSoto County, Mississippi; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Bayview Loan Servicing, LLC by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3769 at Page 76; and

WHEREAS, on the 3rd day of June, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3994 at Page 555; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of September, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Land situated in the County of DeSoto in the State of MS

Lot 209, Section B, Buena Vista Lakes Subdivision, in Section 13, Township 4 South, Range 8 West, as shown by plat of record in Plat Book 5, at Pages 10-11, chancery Clerk's Office for DeSoto County, Mississippi to which plat reference is hereby made for a more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of August 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rcs/F15-0640

PUBLISH: 8-11-2015 / 8-18-2015 / 8-25-2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of March, 2002 and acknowledged on the 22nd day of March, 2002, Catrina K. Hicks, Unmarried, executed and delivered a certain Deed of Trust unto Ashley Roach, Trustee for National City Mortgage Co., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1480 at Page 0182 and rerecorded in Book 1490 at Page 0569 and rerecorded in Book 1520 at Page 299 and rerecorded in Book 1558 at Page 345; and

WHEREAS, on the 3rd day of April, 2002, National City Mortgage Co., assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1558 at Page 0356 and rerecorded in DK T Book 3246 at Page 216; and

WHEREAS, on the 10th day of November, 2010 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3246 at Page 217; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of September, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 375, Section B, Tipton Pollard PUD, in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 72, Page 4, in the office of the Chancery Clerk of DeSoto County, Mississippi

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day August, 2015

Emily Kaye Courteau

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rcs/F10-2822

PUBLISH: 8-11-2015 / 8-18-2015 / 8-25-2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of May, 2014 and acknowledged on the 15th day of May, 2014, David Anthony Ising, a married man, as his sole and separate property, joined herein by Ashley Nicole Ising, executed and delivered a certain Deed of Trust unto Attorney Lincoln Hodges, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Fidelity Homestead Savings Bank, a Savings Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DkT Book 3820 at Page 689; and

WHEREAS, on the 7th day of July, 2015, Mortgage Electronic Registration Systems, Inc. as nominee for Fidelity Homestead Savings Bank, a Savings Bank, assigned said Deed of Trust unto PennyMac Loan Services, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4009 at Page 159; and

WHEREAS, on the 21st day of July, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4015 at Page 587; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of September, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2039, Section F, DeSoto Village Subdivision, situated in Section 33, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 13, Pages 1-5, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Borrower herein by Warranty Deed of even date recorded simultaneously herewith in said Register's Office.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 5th day of August, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F15-0630

PUBLISH: 08-11-2015 / 08-18-2015 / 08-25-2015

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 26, 2004, James W. Nace, and Christi D. Nace, husband and wife as Joint Tenants with Right of Survivorship executed a certain deed of trust to CTC Real Estate Services, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2096 at Page 0713; and

WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association by instrument dated October 10, 2012 and recorded in Book 3,519 at Page 701 of the aforesaid Chancery Clerk's office; and

WHEREAS, Federal National Mortgage Association ("FNMA"), a corporation organized and existing under the laws of the United States of America has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 23, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,897 at Page 257; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Federal National Mortgage Association ("FNMA"), a corporation organized and existing under the laws of the United States of America, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on September 1, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 268, Section F, Fairhaven Estates Subdivision, located in Sections 2 & 3, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat of record in Plat Book 82, Pages 11, Chancery Clerk's office, DeSoto County, Mississippi

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 30th day of July, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

9743 Leslie Lane Olive Branch, MS 38654 13-007908BD

Publication Dates: August 11, 18 and 25, 2015